Please enter the amendment set forth below:

A.   **In the Claims**

1. (Currently amended)   A<u>n</u> ~~computer~~ apparatus for changing signals to separately value components temporally decomposed from residential property, the computer apparatus including:

an input device operable for converting input data representing the residential property into input signals representing the input data;

a computer having a processor, the processor connected to the input to receive the input computer signals, the processor programmed to change the input signals to produce modified signals representing a separate market-based valuation of each of a plurality of components temporally decomposed from the property, the components including a residential estate for years interest and a residential remainder interest; ~~and~~

an output device ~~connected to~~ <u>in communication with</u> the processor to convert the modified signals into an illustration including the respective valuation of each of the components<u>;</u> <u>and</u>

<u>wherein at least one of the valuations reflects that there is a terminal rent recovery period for the residential estate for years interest.</u>

2. (Cancelled) ~~The computer apparatus of claim 1, wherein at least one of the valuations reflects that there is a terminal rent recovery period for the residential estate for years interest.~~

3. (Original)   The computer apparatus of claim 1, wherein at least one of the valuations reflects that the residential estate for years interest is an augmented estate for years

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interest and the residential remainder interest is a complementary remainder interest.

4. (Currently amended)   The computer apparatus of claim 1 2, wherein at least
one of the valuations reflects that the residential estate for years interest is an augmented estate
for years interest and the residential remainder interest is a complementary remainder interest.

5. (Currently amended)   A computer-aided method, the method including:

converting, at an input device, input information corresponding to components
temporally decomposed from residential property decomposed from residential property into input
signals;

communicating the input signals to a computer;

computing, with the computer, to process the input signals to generate modified
signals representing a separate market-based valuation of each of the components, the
components including a residential estate for years interest and a residential remainder interest;
and

producing, at an output device in communication with the computer, output
including the respective valuation of each of the components; and

wherein at least one of the valuations reflects that there is a terminal rent recovery
period for the residential estate for years interest.

6. (Cancelled) The method of claim 5, wherein at least one of the valuations reflects
that there is a terminal rent recovery period for the residential estate for years interest.

7. (Previously presented)   The method of claim 5, wherein at least one of the

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valuations reflects that the residential estate for years interest is an augmented estate for years

interest and the residential remainder interest is a complementary remainder interest.

8. (Currently amended)   The method of claim 5, wherein at least one of the

valuations reflects that the residential estate for years interest is an augmented estate for years

interest ~~and the residential remainder interest is a complementary remainder interest~~.

Please add claims 9-47.

9. (New)   Apparatus changing electrical signals representing components

temporally decomposed from residential property, the apparatus including:

a computer system arranged for receiving data into a memory, the data

representing the residential property, the computer system further comprising:

logic means controlling the computer system to change the data to produce signals

representing a separate valuation of each of a plurality of components temporally decomposed

from the residential property, the components including a residential estate for years interest and a

residential remainder interest, wherein at least one of the valuations reflects that there is a terminal

rent recovery period for the residential estate for years interest; and

wherein an output device converts the signals into documentation including the

respective valuation of each of the components.

10. (New)   The apparatus of claim 9, wherein at least one of the valuations

reflects that the residential estate for years interest is an augmented estate for years interest.

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11. (New)   The apparatus of claim 9, wherein at least one of the valuations

reflects that one of the components includes a fractional interest in only one member of a group

consisting of a contingent equity interest in the residential property that is a primary equity interest

and a corresponding contingent equity interest in the residential property that is a secondary equity

interest.

12. (New)   The apparatus of claim 9, wherein the residential property is a single-

family dwelling.

13. (New)   The apparatus of claim 10, wherein the residential property is a

single-family dwelling.

14. (New)   The apparatus of claim 11, wherein the residential property is a

single-family dwelling.

15. (New)   Apparatus changing electrical signals representing a component

temporally decomposed from residential property, the apparatus including:

a computer system arranged for receiving data into a memory, the data

representing the residential property, the computer system further comprising:

logic means controlling the computer system to change the data to produce signals

representing a valuation of one of at least two components temporally decomposed from the

residential property, the components including a residential estate for years interest and a

residential remainder interest, wherein the valuation reflects that there is a terminal rent recovery

period for the residential estate for years interest; and

an output device converting the signals into documentation including the valuation.

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16. (New)   The apparatus of claim 15, wherein the valuation reflects that the

residential estate for years interest is an augmented estate for years interest.

17. (New)   The apparatus of claim 15, wherein at least one of the valuations

reflects that one of the components includes a fractional interest in only one member of a group

consisting of a contingent equity interest in the residential property that is a primary equity interest

and a corresponding contingent equity interest in the residential property that is a secondary equity

interest.

18. (New)   The apparatus of claim 15, wherein the residential property is a

single-family dwelling.

19. (New)   The apparatus of claim 16, wherein the residential property is a

single-family dwelling.

20. (New)   The apparatus of claim 17, wherein the residential property is a

single-family dwelling.

21. (New)   The apparatus of any one of claims 9-20, the apparatus further

including:

a second computer arranged for receiving at least some of the documentation, the

second computer further comprising:

logic means controlling a processor of the second computer to change said at least

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some of the documentation to produce second signals representing a valuation of an equity

interest in one of the components; and

a second output device in communication with the processor of the second

computer to convert the second signals into second documentation including the valuation of the

equity interest in the one of the components.

22. (New)   The apparatus of any one of claims 12-14, 18-20, the apparatus

further including:

a second computer arranged for receiving at least some of the documentation, the

second computer further comprising:

logic means controlling a processor of the second computer to change said at least

some of the documentation to produce second signals representing a residential lease payment

including at least one from a group of a rental payment arrearage and an escrow account payment

arrearage; and

a second output device in communication with the processor of the second

computer to convert the second signals into second documentation including the residential lease

payment.

23. (New)   The computer apparatus of claim 22, wherein the residential lease

payment includes an arrearage penalty.

24. (New)   Apparatus changing electrical signals representing components

temporally decomposed from residential property, the apparatus including:

a computer system arranged for receiving data into a memory, the data

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representing the residential property, the computer system further comprising:

logic means controlling the computer system to change the data to produce signals representing documentation, including a computed tax valuation of at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest; and

an output device producing the documentation including the tax valuation.

25. (New)   Apparatus changing electrical signals representing components temporally decomposed from residential property, the apparatus including:

a computer system arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

logic means controlling the computer system to change the data to produce signals representing documentation, including a computed insurance premium for at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest; and

an output device producing the documentation including the insurance premium.

26. (New)   Apparatus changing electrical signals representing property including an equity interest in only one component temporally decomposed from residential property, the apparatus including:

a computer system arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

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logic means controlling the computer system to change the data to produce signals

representing documentation, including a computed tax valuation of property including an equity

interest in only one of said components temporally decomposed from the residential property, the

temporally decomposed components including a residential estate for years interest and a

residential remainder interest, wherein there is a terminal rent recovery period for the residential

estate for years interest; and

an output device producing the documentation including the tax valuation.

27. (New)   The apparatus of claim 26, wherein the residential property is a

single-family dwelling.

28. (New)   Apparatus changing electrical signals representing property including

an equity interest in only one component temporally decomposed from residential property, the

apparatus including:

a computer system arranged for receiving data into a memory, the data

representing the residential property, the computer system further comprising:

logic means controlling the computer system to change the data to produce signals

representing documentation, including a valuation of property including an equity interest in only

one of said components temporally decomposed from the residential property, the temporally

decomposed components including a residential estate for years interest and a residential

remainder interest, wherein there is a terminal rent recovery period for the residential estate for

years interest; and

an output device producing the documentation including the valuation.

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29. (New)   The apparatus of claim 28, wherein the residential property is a

single-family dwelling.

30. (New)   Method of controlling a system changing electrical signals

representing components temporally decomposed from residential property, the method including:

    providing a computer system arranged for receiving data into a memory, the data

representing the residential property;

    controlling the computer system with logic means to change the data to produce

signals representing a separate valuation of each of a plurality of components temporally

decomposed from the residential property, the components including a residential estate for years

interest and a residential remainder interest, wherein there is a terminal rent recovery period for

the residential estate for years interest; and

    converting, at an output device, the signals into documentation including the

respective valuation of each of the components.

31. (New)   Method of controlling a system changing electrical signals

representing a component temporally decomposed from residential property, the method including:

    providing a computer system arranged for receiving data into a memory, the data

representing the residential property;

    controlling the computer system with logic means to change the data to produce

signals representing a valuation of one of at least two components temporally decomposed from

the residential property, the components including a residential estate for years interest and a

residential remainder interest, wherein there is a terminal rent recovery period for the residential

estate for years interest; and

    converting, at an output device, the signals into documentation including the

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valuation.

32. (New)   Method of controlling a system changing electrical signals representing components temporally decomposed from residential property, the method including:

providing a computer system arranged for receiving data into a memory, the data representing the residential property;

controlling the computer system with logic means to change the data to produce signals representing documentation, including a computed tax valuation of at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest; and

producing the documentation including the tax valuation at an output device.

33. (New)   Method of controlling a system changing electrical signals representing components temporally decomposed from residential property, the method including:

providing a computer system arranged for receiving data into a memory, the data representing the residential property;

controlling the computer system with logic means to change the data to produce signals representing documentation, including a computed insurance premium for at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest; and

producing the documentation including the insurance premium at an output device.

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34. (New)   Method of controlling a system changing electrical signals

representing property including an equity interest in only one component temporally decomposed

from residential property, the method including:

provicing a computer system arranged for receiving data into a memory, the data

representing the residential property;

controlling the computer system with logic means to change the data to produce

signals representing documentation, including a computed tax valuation of property including an

equity interest in only one of said components temporally decomposed from the residential

property, the temporally decomposed components including a residential estate for years interest

and a residential remainder interest, wherein there is a terminal rent recovery period for the

residential estate for years interest; and

producing the documentation including the tax valuation at an output device.

35. (New)   Method of controlling a system changing electrical signals

representing property including an equity interest in only one component temporally decomposed

from residential property, the method including:

providing a computer system arranged for receiving data into a memory, the data

representing the residential property;

controlling the computer system with logic means to change the data to produce

signals representing documentation, including a valuation of property including an equity interest in

only one of said components temporally decomposed from the residential property, the temporally

decomposed components including a residential estate for years interest and a residential

remainder interest, wherein there is a terminal rent recovery period for the residential estate for

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years interest; and

producing the documentation including the valuation at an output device.

36. (New)   A computer program product having computer code stored thereon,
which when run on a computer causes a computer to perform the steps of:

enabling a computer system to receive data into a memory, the data representing
residential property;

controlling the computer system to change the data to produce signals representing
a valuation of one of at least two components temporally decomposed from the residential
property, the components including a residential estate for years interest and a residential
remainder interest, wherein there is a terminal rent recovery period for the residential estate for
years interest; and

converting, at an output device, the signals into documentation including the
valuation.

37. (New)   A computer program product having computer code stored thereon,
which when run on a computer causes a computer to perform the steps of:

enabling a computer system to receive data into a memory, the data representing
residential property;

controlling the computer system to change the data to produce signals representing
a valuation of property including an equity interest in only one of at least two components
temporally decomposed from the residential property, the components including a residential
estate for years interest and a residential remainder interest, wherein there is a terminal rent
recovery period for the residential estate for years interest; and

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converting, at an output device, the signals into documentation including the

valuation.

38. (New)   A computer-readable media tangibly embodying a program of

instructions executable by a computer to perform the steps of:

enabling a computer system for receiving data into a memory, the data representing

residential property;

controlling the computer system to change the data to produce signals representing

a valuation of one of at least two components temporally decomposed from the residential

property, the components including a residential estate for years interest and a residential

remainder interest, wherein there is a terminal rent recovery period for the residential estate for

years interest; and

converting, at an output device, the signals into documentation including the

valuation,

wherein the receiving includes standardizing the data with at least one computer-

generated screen, and wherein the controlling includes forming the documentation from

standardized documentation in the memory.

39. (New)   The media of claim 38, wherein the media comprises at least one of

a RAM, a ROM, a disk, an ASIC, and a PROM.

40. (New)   Apparatus changing electrical signals representing components

temporally decomposed from residential property, the apparatus including:

a computer system arranged for receiving data into a memory, the data

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representing the residential property, the computer system further comprising:

means for controlling the computer system to change the data to produce signals representing a separate valuation of each of a plurality of components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest; and

an output device converting the signals into documentation including the respective valuations.

41. (New)   Apparatus changing electrical signals representing a component temporally decomposed from residential property, the apparatus including:

a computer system arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

means for controlling the computer system to change the data to produce signals representing a valuation of one of at least two components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest; and

an output device converting the signals into documentation including the valuation.

42. (New)   Apparatus changing electrical signals representing components temporally decomposed from residential property, the apparatus including:

a computer system arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

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means for controlling the computer system to change the data to produce signals

representing documentation, including a computed tax valuation of at least one of said

components temporally decomposed from the residential property, the temporally decomposed

components including a residential estate for years interest and a residential remainder interest,

wherein there is a terminal rent recovery period for the residential estate for years interest; and

an output device producing the documentation including the tax valuation.

43. (New)   Apparatus changing electrical signals representing components

temporally decomposed from residential property, the apparatus including:

a computer system arranged for receiving data into a memory, the data

representing the residential property, the computer system further comprising:

means for controlling the computer system to change the data to produce signals

representing documentation, including a computed insurance premium for at least one of said

components temporally decomposed from the residential property, the temporally decomposed

components including a residential estate for years interest and a residential remainder interest,

wherein there is a terminal rent recovery period for the residential estate for years interest; and

an output device producing the documentation including the insurance premium.

44. (New)   Apparatus changing electrical signals representing property including

an equity interest in only one component temporally decomposed from residential property, the

apparatus including:

a computer system arranged for receiving data into a memory, the data

representing the residential property, the computer system further comprising:

means for controlling the computer system to change the data to produce signals

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representing documentation, including a computed tax valuation of property including an equity

interest in only one of said components temporally decomposed from the residential property, the

temporally decomposed components including a residential estate for years interest and a

residential remainder interest, wherein there is a terminal rent recovery period for the residential

estate for years interest; and

an output device producing the documentation including the tax valuation.

45. (New)   Apparatus changing electrical signals representing property including

an equity interest in only one component temporally decomposed from residential property, the

apparatus including:

a computer system arranged for receiving data into a memory, the data

representing the residential property, the computer system further comprising:

means for controlling the computer system to change the data to produce signals

representing documentation, including a valuation of property including an equity interest in only

one of said components temporally decomposed from the residential property, the temporally

decomposed components including a residential estate for years interest and a residential

remainder interest, wherein there is a terminal rent recovery period for the residential estate for

years interest; and

an output device producing the documentation including the valuation.

46. (New)   Apparatus changing electrical signals representing components

temporally decomposed from residential property, the apparatus including:

a computer system arranged for receiving data into a memory, the data

representing the residential property, the computer system further comprising:

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logic means controlling the computer system to change the data to produce signals representing a valuation for each of a plurality of components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest; and

an output device converting the signals into documentation including at least one of said valuations.

47. (New)   The apparatus of claim 46, wherein the at least one valuation includes a respective valuation for each of the residential estate for years interest and the residential remainder interest, at least one of said interests being an equity interest, and the documentation is comprised of at least one of a tax valuation or an insurance premium.